

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rae-Ann Hansell
Debtor

Case No. 17-01347-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 08, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:

Recip ID	Recipient Name and Address
db	+ Rae-Ann Hansell, 47 Hughes Street Rear, Luzerne, PA 18709-1206
5274410	+ DYW Mortgage Capital Inc., c/o DWaldmanlaw PC, 4900 Carlisle Pike # 182, Mechanicsburg, PA 17050-7709
4904746	+ First Bank Of Delaware, 50 South 16th Street, Ste 2300, Philadelphia, PA 19102-2526
4904742	+ Hansell Rae-Ann, 47 Hughes Street Rear, Luzerne, PA 18709-1206
4904750	Kathleen Veglia, MD, P. O. Box 329, Berks Credit & Collectio, Temple, PA 19560-0329
4904743	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
4904752	Luzerne County Tax Claim Bureau, North River Street, Luzerne County Courthouse, Wilkes-Barre, PA 18711
4904756	Premier Bankcard/Charter, PO Box 2208, Vacaville, CA 95696-8208
4904758	+ True St Holdings, LLC, 5000 Birch Street, Newport Beach, CA 92660-8107
4904762	Wyoming Valley Sanitary Authority, P. O. Box 33A, Wilkes-Barre, PA 18703

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4904744	Email/Text: EBNProcessing@afni.com	Jul 08 2025 18:38:00	AFNI, Inc., PO Box 3097, 404 Brock Dr, Bloomington, IL 61702-3097
4904745	EDI: AIS.COM	Jul 08 2025 22:37:00	American InfoSource, PO Box 248838, Oklahoma City, OK 73124-8838
4910325	+ Email/Text: csc.bankruptcy@amwater.com	Jul 08 2025 18:38:00	American Water, PO Box 578, Alton, IL 62002-0578
4953206	EDI: DIRECTV.COM	Jul 08 2025 22:37:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
4904747	+ EDI: AMINFOFP.COM	Jul 08 2025 22:37:00	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
4904748	EDI: JEFFERSONCAP.COM	Jul 08 2025 22:37:00	Jefferson Capital LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
4904749	EDI: JEFFERSONCAP.COM	Jul 08 2025 22:37:00	Jefferson Capital Systems LLC, P. O. Box 7999, St. Cloud, MN 56302-7999
4904751	^ MEBN	Jul 08 2025 18:35:21	KML Law Group, 701 Market Street, Suite 5000-BNY Independence Center, Philadelphia, PA 19106-1538
4904753	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2025 18:42:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4947544	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2025 18:42:50	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4904754	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2025 18:38:00	Midland Credit Management, Inc., Suite 200 8875 Aero Drive, San Diego, CA 92123-2255

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4904755	Email/Text: csc.bankruptcy@amwater.com	Jul 08 2025 18:38:00	PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
4904757	Email/Text: LMitchell@myfci.com	Jul 08 2025 18:38:00	True St Holdings LLC, c/o FCI Lender Services, Inc., PO Box 27370, Anaheim, CA 92809-0112
4904759	Email/Text: bkrcy@ugi.com	Jul 08 2025 18:38:00	UGI Penn Natural Gas, P. O. Box 15533, Wilmington, DE 19886
4913289	Email/Text: bkrcy@ugi.com	Jul 08 2025 18:38:00	UGI Utilities Inc, PO Box 13009, Reading PA 19612
4904760	Email/Text: bkrcy@ugi.com	Jul 08 2025 18:38:00	UGI Utilities, Inc., P. O. Box 15523, Wilmington, DE 19886-5523
4968731	Email/Text: EDBKNotices@ecmc.org	Jul 08 2025 18:38:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
4929750	+ EDI: AIS.COM	Jul 08 2025 22:37:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4904761	EDI: VERIZONCOMB.COM	Jul 08 2025 22:37:00	Verizon, P. O. Box 28000, Lehigh Valley, PA 18002-8000

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	DYW Mortgage Capital Inc, c/o Dwaldmanlaw, PC, 4900 Carlisle Pike, # 182, Mechanicsburg, PA 17050-7709
cr	*+	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
4956886	*	TRUE ST HOLDINGS LLC, c/o FCI Lender Services, Inc., PO Box 27370, Anaheim, CA 92809-0112

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2025 at the address(es) listed below:

Name	Email Address
David J. Harris	on behalf of Debtor 1 Rae-Ann Hansell dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor True ST Holdings LLC bkgroup@kmlawgroup.com

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Jennie Shnyder	on behalf of Creditor DYW Mortgage Capital Inc jennie@dwaldmanlaw.com corey@dwaldmanlaw.com
Thomas I Puleo	on behalf of Creditor True ST Holdings LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Rae-Ann Hansell

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8170

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-01347-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rae-Ann Hansell
aka Rae-Ann Boyd, aka Rae-Ann Hansell Boyd

**By the
court:**7/8/25

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.